

Please amend claim 49 as follows:

*Su* 49. (Amended) The article of manufacture according to claim 41,

wherein:

each of the payment requests includes a payor's account number with a payee; and

the computer programming is further readable to cause the at least one computer to:

determine if the received account number conforms with validation rules corresponding to payee values for fields of the account number;

transform the validated account number into an altered account number according to alteration rules corresponding to a payee account number, and

transmit the altered account number to the payee to notify a payee of a payment based on the payment directions.

Please add the following new claims 51-55:

51. The method of claim 1, wherein the respective sets of payment requests are respective sets of consolidated payment requests.

*J* 52. The system of claim 19, wherein the respective sets of payor payment requests are respective sets of consolidated payor payment requests and each of the sets of the consolidated payment requests corresponds to the associated set of payors.

53. The system of claim 35, wherein each source station is configured to collect the respective payment requests from the plurality of payors by consolidating the respective payment requests from the plurality of payors and the centralized

remittance station is configured to receive the respective sets of the consolidated payment requests from the plurality of source stations.

54. The article of manufacture according to claim 41, wherein the received respective sets of payment requests are respective sets of consolidated payment requests, and each of the sets of consolidated payment requests corresponds to the associated set of payors requesting payments to the plurality of payees.

55. The system of claim 50, wherein the received sets of payor payment requests from the plurality of separate sources are sets of consolidated payor payment requests, and each separate source is associated with the respective set of the consolidated payment requests.